

In re:
David A. Roach
Cheryl A. Roach
Debtors

Case No. 19-13509-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 22, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ David A. Roach, Cheryl A. Roach, 1014 Broadview Avenue, Langhorne, PA 19047-2675
14342950	+ FLAGSTAR BANK, FSB, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Stree, Ste. 5000, Philadelphia, PA 19106-1541
14397541	+ Michael P Kelly, Esquire, 402 Middletown Blvd., Suite 202, Langhorne, PA 19047-1818
14334671	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 23 2024 00:08:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14343645	Email/PDF: bncnotices@becket-lee.com	Jul 23 2024 00:17:42	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14334661	+ Email/PDF: bncnotices@becket-lee.com	Jul 23 2024 00:18:18	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14334662	+ Email/PDF: bncnotices@becket-lee.com	Jul 23 2024 00:17:43	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14334663	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 23 2024 00:07:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14355090	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 23 2024 00:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14334664	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 23 2024 00:08:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14334666	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2024 00:17:24	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14334667	Email/Text: mrdiscen@discover.com	Jul 23 2024 00:07:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14370326	Email/Text: bnc-quantum@quantum3group.com	Jul 23 2024 00:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14338244	Email/Text: mrdiscen@discover.com	Jul 23 2024 00:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14369525	Email/Text: cashiering-administrationservices@flagstar.com	Jul 23 2024 00:08:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jul 22, 2024

Form ID: 138OBJ

Total Noticed: 36

14334668	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 23 2024 00:08:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
14359022	+ Email/Text: bankruptcy@greenskycredit.com	Jul 23 2024 00:07:00	Greensky, LLC, 1797 N.E. Expressway, Suite 100, Atlanta, GA 30329-2451
14334669	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 23 2024 00:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14334665	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 23 2024 00:17:20	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14348404	+ Email/Text: RASEBN@raslg.com	Jul 23 2024 00:07:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14784562	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2024 00:17:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14334670	Email/Text: Bankruptcy.Notices@pnc.com	Jul 23 2024 00:07:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14370714	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2024 00:17:24	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14340366	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 23 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14370497	^ MEBN	Jul 22 2024 23:58:40	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14335686	^ MEBN	Jul 22 2024 23:58:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14334672	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2024 00:17:26	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14334673	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2024 00:18:17	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334674	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2024 00:17:55	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334675	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2024 00:17:50	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14370614	+ Email/Text: jaxbanko@td.com	Jul 23 2024 00:07:00	TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
14683361	+ Email/Text: jaxbanko@td.com	Jul 23 2024 00:07:00	TD Bank, N.A., successor in interest to, TD Auto Finance LLC, c/o JACOB C. ZWEIG, Evans Petree PC, 1715 Aaron Brenner Drive, Suite 800, Memphis, TN 38120-1445
14334676	+ Email/Text: jaxbanko@td.com	Jul 23 2024 00:07:00	Td Auto Finance, Attn: Bankruptcy Dept, Po Box 9223, Farmington Hills, MI 48333-9223
14362313	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 23 2024 00:30:28	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14334677	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 23 2024 00:17:40	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 32

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a**

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jul 22, 2024

Form ID: 138OBJ

Total Noticed: 36

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14784563	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14397542	*+	Michael P Kelly, Esquire, 402 Middletown Blvd, Suite 202, Langhorne, PA 19047-1818
14363311	##+	TD Auto Finance LLC, C/O MARTIN A. MOONEY, Schiller, Knapp, Lefkowitz & Hertzell LLP, 950 New Loudon Road, Ste. 109, Latham, NY 12110-2190
14362656	##+	TD Auto Finance LLC, c/o Schiller, Knapp,, Lefkowitz & Hertzell, LLP, 950 New Loudon Road, Latham, NY 12110-2190

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Flagstar Bank N.A. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor FLAGSTAR BANK FSB bkgroup@kmlawgroup.com
JACOB C. ZWEIG	on behalf of Creditor TD Bank N.A., successor in interest to TD Auto Finance LLC jzweig@evanspetree.com
MARTIN A. MOONEY	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
MICHAEL P. KELLY	on behalf of Joint Debtor Cheryl A. Roach mpkpc@aol.com r47593@notify.bestcase.com
MICHAEL P. KELLY	on behalf of Debtor David A. Roach mpkpc@aol.com r47593@notify.bestcase.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
David A. Roach)	Case No. 19-13509-amc
)	
)	
Cheryl A. Roach)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 22, 2024

For The Court

Timothy B. McGrath
Clerk of Court